

IN RE:

BRYAN WILLIAM LABONOWSKI
STEPHANIE MAE LABONOWSKI
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:14-11312 TPA

Chapter 13

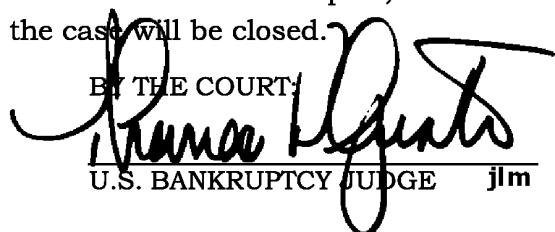
Document No.: 125

ORDER OF COURT

AND NOW, this 13th day of May, 2020, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


U.S. BANKRUPTCY JUDGE **jlm**

In re:
 Bryan William Labonowski
 Stephanie Mae Labonowski
 Debtors

Case No. 14-11312-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: dkam
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 30

Date Rcvd: May 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2020.

db/jdb +Bryan William Labonowski, Stephanie Mae Labonowski, 10473 State Highway 285, Conneaut Lake, PA 16316-2537
 cr +SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
 cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
 cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 13978584 +Conneaut Lake Joint Municipal Authority, c/o Alan R Shaddinger, 21 Forest Avenue, Meadville, PA 16335-1338
 13969211 +Eos Cca, Po Box 981008, Boston, MA 02298-1008
 15175387 +Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
 13978585 +First American Equity Loan Services, 1100 Superior Ave East #200, Cleveland, OH 44114-2518
 13969213 +Midland Funding LLC, 350 Camino De La Reina, Suite 100, San Diego CA 92108-3007
 13969214 +Northwest Savings Bank, Attn: Colleen Lamberto, Po Box 337, Warren, PA 16365-0337
 13969215 +Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
 14802743 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 14042633 +Wells Fargo Bank, NA, Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
 13969217 Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines IA 50306-0335
 13969218 +Windstream Communications, Attn: Alice Peace, 2 North Main Street, Greenville, SC 29601-4874

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com May 14 2020 03:54:34
 Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 14 2020 03:54:25
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
 13969206 +E-mail/Text: g20956@att.com May 14 2020 03:51:44 AT&T Mobility, 1025 Lenox Park Blvd, Atlanta GA 30319-5309
 13979287 E-mail/Text: ally@ebn.phinsolutions.com May 14 2020 03:49:20 Ally Financial, PO Box 130424, Roseville, MN 55113-0004
 13969205 +E-mail/Text: ally@ebn.phinsolutions.com May 14 2020 03:49:20 Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
 14308287 +E-mail/Text: bankruptcy@consumerportfolio.com May 14 2020 03:51:26 CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071
 13969207 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com May 14 2020 03:54:00 Capital One Auto Finance, 3905 North Dallas Parkway, Plano, TX 75093-7892
 13969208 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 14 2020 03:54:34 Capital One, N.a., Capital One Bank (USA) N.A., Po Box 30285, Salt Lake City, UT 84130-0285
 14025418 +E-mail/Text: bankruptcy@cavps.com May 14 2020 03:51:33 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 13969209 +E-mail/PDF: creditonebknotifications@resurgent.com May 14 2020 03:53:48 Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
 13969210 +E-mail/PDF: creditonebknotifications@resurgent.com May 14 2020 03:53:44 Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
 13999539 E-mail/Text: JCAP_BNC_Notices@jcapi.com May 14 2020 03:51:28 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
 13969212 +E-mail/Text: ahefner@onefcu.com May 14 2020 03:52:07 Meadville Area Federal Credit Union, 300 Arch Street, Meadville, PA 16335-3217
 14656918 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 14 2020 03:53:43 Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541
 13969216 +E-mail/Text: bankruptcy@sw-credit.com May 14 2020 03:51:15 Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Federal Home Loan Mortgage Corporation, as Trustee
 cr WELL'S FARGO BANK, N.A.
 cr* +Ally Financial, PO BOX 130424, Roseville, MN 55113-0004
 cr* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 13979997* Ally Financial, PO Box 130424, Roseville, MN 55113-0004
 14888822* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTALS: 2, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: dkam
Form ID: pdf900

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Total Noticed: 30

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2020 at the address(es) listed below:

Daniel P. Foster on behalf of Joint Debtor Stephanie Mae Labonowski dan@mrdebtbuster.com, clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Plaintiff Stephanie Mae Labonowski dan@mrdebtbuster.com, clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Debtor Bryan William Labonowski dan@mrdebtbuster.com, clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Plaintiff Bryan William Labonowski dan@mrdebtbuster.com, clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 bkgroup@kmllawgroup.com
Jana S Pail on behalf of Plaintiff Ronda Winnecour, Esq., Chapter 13 Trustee jpail@chapter13trusteedpa.com
John F. Kroto on behalf of Creditor Ally Financial john_kroto@pawb.uscourts.gov, knoxbank@hotmail.com, mewernicki@kmgslaw.com, burban@kmgslaw.com
Joseph P. Schalk on behalf of Creditor WELLS FARGO BANK, N.A. jschalk@barley.com, sromig@barley.com
Lisa Cancanon on behalf of Creditor Specialized Loan Servicing LLC lisac@w-legal.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 11